

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CHRISTOPHER TOD HEPLER
KERRY JOYCE HEPLER
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Repondents.

Case No.:12-11454 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/15/2012 and confirmed on 12/20/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		103,164.92
Less Refunds to Debtor	1,924.73	
TOTAL AMOUNT OF PLAN FUND		101,240.19

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,800.00	
Trustee Fee	3,844.00	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,644.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	AMERICAN LOAN SERVICING Acct: 1828	0.00	0.00	0.00	0.00
	AMERICAN LOAN SERVICING Acct: 1828	4,938.10	4,938.10	0.00	4,938.10
	AMERICAN LOAN SERVICING Acct: 1828	0.00	81,976.40	0.00	81,976.40
	AMERICAN LOAN SERVICING Acct: 1828	0.00	0.00	0.00	0.00
					86,914.50

Priority					
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	CHRISTOPHER TOD HEPLER Acct:	0.00	0.00	0.00	0.00
	CHRISTOPHER TOD HEPLER Acct:	507.69	507.69	0.00	0.00
	CHRISTOPHER TOD HEPLER Acct:	1,417.04	1,417.04	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	2,800.00	2,800.00	0.00	0.00

*** NONE ***

Unsecured					
	AAS DEBT RECOVERY INC/AMERICAN AI Acct: XXX2533	935.92	196.28	0.00	196.28
	AMERICAN EXPRESS Acct: XXX5283	0.00	0.00	0.00	0.00
	AMERICAN EXPRESS Acct: XXX5283	0.00	0.00	0.00	0.00
	CANDICA LLC Acct: 6185	1,146.99	240.55	0.00	240.55
	BANK OF AMERICA**	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX3561				
	BANK OF AMERICA**	0.00	0.00	0.00	0.00
	Acct: XXX6303				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX0591				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: XXX9223				
	CHASE/JPMORGAN CHASE(*)++	0.00	0.00	0.00	0.00
	Acct: XXX9808				
	CHEXSYSTEMS	0.00	0.00	0.00	0.00
	Acct: ?				
	CITIFINANCIAL (RE*)++	0.00	0.00	0.00	0.00
	Acct: XXX1603				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: XXX0002				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: XXX0001				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: XXX0004				
	AES (AMERICAN EDUCATION SRVCS)	0.00	0.00	0.00	0.00
	Acct: XXX0003				
	CONTINENTAL AUTO RECEIVABLES	0.00	0.00	0.00	0.00
	Acct: XXX4172				
	CONTINENTAL AUTO RECEIVABLES INC	0.00	0.00	0.00	0.00
	Acct: XXX1001				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX8969				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX5819				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX6097				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX1601				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX1731				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX1733				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX8966				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX6098				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX2501				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX1598				
	CREDIT MANAGEMENT CO	0.00	0.00	0.00	0.00
	Acct: XXX2503				
	DISCOVER BANK(*)	11,074.19	2,322.51	0.00	2,322.51
	Acct: 2242				
	DISCOVER BANK(*)	7,710.12	1,616.99	0.00	1,616.99
	Acct: 7833				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: XXX4859				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: XXX0502				
	GMAC*	0.00	0.00	0.00	0.00
	Acct: XXX7048				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: XXX6834				
	HB FSB	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: XXX1023				
	HB FSB	0.00	0.00	0.00	0.00
	Acct: XXX4572				
	HSBC/BONTON ++	0.00	0.00	0.00	0.00
	Acct: XXX0411				
	HSBC/BONTON ++	0.00	0.00	0.00	0.00
	Acct: XXX9953				
	HSBC TAXPAYER FINCL SVCS/FKA	0.00	0.00	0.00	0.00
	Acct: XXX6740				
	HSBC BANK USA++	0.00	0.00	0.00	0.00
	Acct: XXX9795				
	LEASE FINANCE GROUP++	0.00	0.00	0.00	0.00
	Acct: XXX6000				
	NCO FINANCIAL SYSTEMS INC(*)++	0.00	0.00	0.00	0.00
	Acct: XXX8165				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct: XXX4025				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct: XXX0972				
	PRA/PORTFOLIO RECOVERY ASSOC	4,247.11	890.72	0.00	890.72
	Acct: 6149				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: XXX2555				
	PRA/PORTFOLIO RECOVERY ASSOC	6,745.28	1,414.64	0.00	1,414.64
	Acct: XXX3702				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: XXX5905				
	SNAP-ON CREDIT LLC	0.00	0.00	0.00	0.00
	Acct: XXX0378				
	SNAP-ON CREDIT LLC	0.00	0.00	0.00	0.00
	Acct: XXX0378				
	STATE COLLECTION SERVICE INC	0.00	0.00	0.00	0.00
	Acct: XXX1073				
	TRANSAMERICA BANK	0.00	0.00	0.00	0.00
	Acct: XXX3667				
	WASHINGTON MUTUAL/PROVIDIAN	0.00	0.00	0.00	0.00
	Acct: XXX4267				
	WELLS FARGO FINANCIAL	0.00	0.00	0.00	0.00
	Acct: XXX9001				
	WORLD FINCL NETWORK NATL BANK/	0.00	0.00	0.00	0.00
	Acct: XXX6738				
	ANDREW F GORNALL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct: AUR				
					6,681.69
TOTAL PAID TO CREDITORS					93,596.19

TOTAL	
CLAIMED	0.00
PRIORITY	4,938.10
SECURED	31,859.61

Date: 02/23/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 6 of 8
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

CHRISTOPHER TOD HEPLER
KERRY JOYCE HEPLER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.:12-11454 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

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United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Christopher Tod Hepler
Kerry Joyce Hepler
DebtorsCase No. 12-11454-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900Page 1 of 2
Total Noticed: 49

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Mar 01, 2018.

db/jdb +Christopher Tod Hepler, Kerry Joyce Hepler, 573 Upper Sage Run Road,
Oil City, PA 16301-3947

cr +American Home Mortgage Servicing, Inc., 1525 S. Beltline Road, Suite 100-N,
Coppell, TX 75019-4913

cr +Continental Auto Receivables, Inc., 5747 Perimeter Drive, Suite 140,
Dublin, OH 43017-3245

cr +Transamerica Bank, PO Box 130, Crystal Lake, IL 60039-0130

13490418 +Aas Debt Recovery Inc, PO Box 129, Monroeville, PA 15146-0129

13490419 +American Express, PO Box 981535, El Paso, TX 79998-1535

13888178 +American Loan Servicing, 1192 E Draper Pkwy, Ste 205, Draper UT 84020-9356

13671150 +American Pension Services, 1192 E. Draper Parkway, Suite 155, Draper UT 84020-9356

13528108 +Andrew F. Gornall, Esquire, KML Law Group PC, 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541

13490422 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054

13490421 #+Bank Of America, Attn: Bankruptcy NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

13490423 +Capital One, N.A., Capital One Bank (USA) N.A., PO Box 30285,
Salt Lake City, UT 84130-0285

13490424 +Chase Manhattan Bank, Attn: Bankruptcy, PO Box 15145, Wilmington, DE 19850-5145

13490426 +Citifinancial Mortgage, PO Box 9438, Gaithersburg, MD 20898-9438

13490427 +Citizens Bank, 1200 North 7th Street, Harrisburg, PA 17102-1419

13490428 +Citizens Bank, PO Box 2461, Harrisburg, PA 17105-2461

13490429 +Cont Aut / Sst, 4315 Pickett Road, Saint Joseph, MO 64503-1600

13490430 +Continental Auto Receivables, Inc., 515 South Capital of Texas Highway, Suite 120,
Austin, TX 78746-4305

13490433 +First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363

13490436 +Goldbeck McCafferty & McKeever, Suite 5000, 701 Market Street,
Philadelphia, PA 19106-1541

13490437 +Hb Fsb, 2929 Walden Street, Depew, NY 14043-2602

13490438 +Hsbc / Bonton, Attn: Bankruptcy, PO Box 15522, Wilmington, DE 19850

13490439 +Hsbc / Polaris, 90 Christiana Road, New Castle, DE 19720-3118

13490440 +Hsbc Bank, Attn: Bankruptcy, PO Box 5213, Carol Stream, IL 60197-5213

13526662 +Kondaur Capital Corporation, et al, One City Blvd West, Suite 600, Orange, CA 92868-3639

13490443 +Northwest Savings Bank, c/of Colleen Lamberto, P.O. Box 128, Warren, PA 16365-0128

13490444 +PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747

13490445 +Resi Whole Loan IV, LLC, 1000 Technology Drive, MS 730, O'Fallon, MO 63368-2239

13490448 +SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
(address filed with court: Snap-on Credit Llc, 1125 Tri-State Parkway, Gurnee, IL 60031)

13490447 +Sears / Cbsd, PO Box 6189, Sioux Falls, SD 57117-6189

13490446 +Sears / Cbsd, 8725 West Sahara Avenue, The Lakes, NV 89163-0001

13490449 +State Collection Service, Attn: Bankruptcy, PO Box 6250, Madison, WI 53716-0250

13490450 +Transamerica Bank, 11227 Lakeview Avenue, Lenexa, KS 66219-1399

13490451 +Washington Mutual / Provident, Attn: Bankruptcy Dept., PO Box 15298,
Wilmington, DE 19850-5298

13490452 +Wells Fargo Financial, 2501 Seaport Drive, Suite Bh30, Chester, PA 19013-2249

13490453 +Wfnnb / Express, c/of Comenity Bank, P.O. Box 182025, Columbus, OH 43218-2025

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2018 02:54:56
PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

13514865 +E-mail/Text: bncmail@w-legal.com Feb 28 2018 02:34:40 CANDICA, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13490425 +Fax: 602-659-2196 Feb 28 2018 03:47:35 ChexSystems, Consumer Relations,
7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595

13490431 +E-mail/Text: abovay@creditmanagementcompany.com Feb 28 2018 02:34:51
Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

14018462 E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:33:50 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

13510236 E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:33:50 Discover Bank,
DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025

13490432 +E-mail/Text: mrdiscen@discover.com Feb 28 2018 02:33:50 Discover Financial Services LLC,
PO Box 6103, Carol Stream, IL 60197-6103

13490434 +E-mail/Text: ally@ebn.phinsolutions.com Feb 28 2018 02:33:50 G M A C, PO Box 380901,
Bloomington, MN 55438-0901

13490435 +E-mail/PDF: gecsedirecoverycorp.com Feb 28 2018 03:28:59 GE Money Bank / JCPenney,
Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

13517154 +E-mail/Text: bknotice@ncmlc.com Feb 28 2018 02:34:41 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

13490442 +E-mail/Text: bankruptcydepartment@tsico.com Feb 28 2018 02:34:59 Nco Financial / 99,
PO Box 15636, Wilmington, DE 19850-5636

13578643 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2018 02:36:26
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

13570515 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Feb 28 2018 02:55:04
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 2 of 2
Total Noticed: 49

Date Rcvd: Feb 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr RESI WHOLE LOAN IV, LLC
cr* +American Loan Servicing, 1192 E. Draper Pkwy, Ste 205, Draper, UT 84020-9356
cr* +American Pension Services, 1192 E. Draper Parkway, Suite 155, Draper, UT 84020-9356
13490420 ##+American Home Mortgage Services, 1525 South Belt Line Road, Coppell, TX 75019-4913
13490441 ##+Lease Finance Group LLC, 65 East Wacker Place, Suite 510, Chicago, IL 60601-7255
TOTALS: 1, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 23, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor RESI WHOLE LOAN IV, LLC agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Daniel P. Foster on behalf of Joint Debtor Kerry Joyce Hepler dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
Daniel P. Foster on behalf of Debtor Christopher Tod Hepler dan@mrdebtbuster.com,
clarissa@mrdebtbuster.com/fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor RESI WHOLE LOAN IV, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6